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(Not for submission under 37 CFR 1.99)

Application Number		10710332
Filing Date		2004-07-01
First Named Inventor	David Bonalle	
Art Unit	2876	
Examiner Name	Daniel Walsh	
Attorney Docket Number	70655.3000	

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dw	1	4725719		1988-02-16	Oncken, et al.	
	2	5175416		1992-12-29	Mansvelt, et al.	
	3	5193114		1993-03-09	Moseley	
	4	5461217		1995-10-24	Claus	
	5	5521966		1996-05-28	Friedes, et al.	
	6	5534857		1996-07-09	Laing, et al.	
	7	5539825		1996-07-23	Akiyama	
	8	5559887		1996-09-24	Davis, et al.	



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zw	9	5577121		1996-11-19	Davis, et al.	
	10	5590038		1996-12-31	Pitroda	
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	18	5757917		1998-05-26	Rose, et al.	
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	20	5796831		1998-08-18	Paradinas, et al.	
	21	5799087		1998-08-25	Rosen	
	22	5806045		1998-09-08	Biorge, et al.	
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	29	5892211		1999-04-06	Davis, et al.	
	30	5898838		1999-04-27	Wagner	

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	31	5905908		1999-05-18	Wagner	
	32	5907620		1999-05-25	Klemba, et al.	
	33	5912446		1999-06-15	Wong, et al.	
	34	5917925		1999-06-29	Moore	
	35	5920058		1999-07-06	Weber, et al.	
	36	5920629		1999-07-06	Rosen	
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	40	5936226		1999-08-10	Aucsmith	
	41	6091835		2000-07-18	Smithies, et al.	

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DW	42	6199079		2001-03-06	Gupta, et al.	
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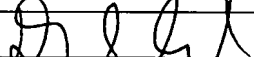
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




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	1	7171662		2007-01-30	Misara, et al.	

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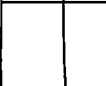
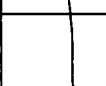
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	1	20020139839		2002-10-03	Catan	
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	3	20020186838		2002-12-12	Brandys	
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	5	20040031856		2004-02-19	Atsmon, et al.	

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	6	20040149820		2004-08-05	Zulli	
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	1	4339460	DE		1993-11-19	Siemens AG		<input type="checkbox"/>
	2	WO 98/21683	WO		1998-05-22	Finjan Software, Ltd.		<input type="checkbox"/>
	3	WO 98/45778	WO		1998-10-15	Zuta		<input type="checkbox"/>
	4	WO 99/21321	WO		1999-04-29	Cryptoworks		<input type="checkbox"/>







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	5	0917120	EP		1999-05-19	Citicorp Development Center	<input type="checkbox"/>
	6	0927945	EP		1999-07-07	Amazon.com, Inc.	<input type="checkbox"/>
	7	1017030	EP		2000-07-05	IBM	<input type="checkbox"/>












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	1	Goldman, J., "Internet Security, The Next Generation, When Software Encryption is not Enough," WEB TECHNIQUES, November 1997, pp. 43-46	<input type="checkbox"/>
	2	SIMMONS, J., "Smart Cards Hold the Key to Secure Internet Commerce," EC WORLD, December 1998, pp. 36-38	<input type="checkbox"/>
	3	WAYNER, P., "Digital Cash," AP Professional, 1996, pp. 76-83, 85-100	<input type="checkbox"/>
	4	"ISO Standards," available from http://www.iso.ch/projects/loading.html	<input type="checkbox"/>
	5	TURBAN, et al., "Using Smartcards in Electronic Commerce," Proc. 31st Annual Hawaii Inter. Conf. on System Sciences, vol. 4, 1998, pp. 62-69	<input type="checkbox"/>
	6	DHEM, et al., "SCALPS: Smart Card for Limited Payment Systems," IEEE Micro, June 1996, pp. 42-51	<input type="checkbox"/>



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	7	SMITH, M.T., "Smart Cards: Integrating for Portable Complexity," COMPUTER-Integrated Engineering, August 1998, pp. 110-115	<input type="checkbox"/>
	8	GEER, et al., "Token-Mediated Certification and Electronic Commerce," Proc. 2nd USENIX Workshop on Electronic Commerce, November 18-21, 1996, pp. 13-22	<input type="checkbox"/>
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	10	FANCHER, C.H., "In Your Pocket Smartcards," IEEE Spectrum, February 1997, pp. 47-53	<input type="checkbox"/>
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	13	WU, et al., "Authenticating Passwords Over an Insecure Channel," Computers and Security, Vol. 15, No. 5, 1996, pp. 431-439	<input type="checkbox"/>
	14	MANNINGER, et al., "Adapting an Electronic Purse for Internet Payments," ACISP '98 Proceedings, July 13-15, 1998, pp. 205-214	<input type="checkbox"/>
	15	YAN, et al., "Banking on the Internet and Its Applications," Proc. 13th Annual Hawaii International Conference on System Sciences, Vol. 4, 1997, pp. 275-284	<input type="checkbox"/>
	16	Transport Layer Security Working Group, "The SSL Protocol, Version 3.0," November 18, 1996 (also available at http://home.netscape.com/eng/ssl3/draft302.txt)	<input type="checkbox"/>
	17	Business Wire (press release), "Master Card E-Wallet," July 11, 2000	<input type="checkbox"/>

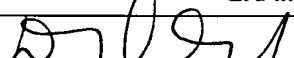
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	18	Obongo.com Website, "Obongo," August 8, 2000 (Description of wallet toolbar also available at http://www.obongo.com/chabi/website/index.htm)	<input type="checkbox"/>
	19	PR Newswire (press release), "Providian Launches Nation's First Clear Chip Card," September 12, 2000. The press release may be related to the art of the invention, but based upon the information in the press release, it is unclear if the press release is prior art. However, in an abundance of caution the Applicant desires to put the press release into the file wrapper	<input type="checkbox"/>

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